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22553 U.S. PTO  
10/824935



17364 U.S. PTO

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450  
Mail Stop PATENT APPLICATION

Re: Customer No. : 31013  
Attorney Docket No. : 003184/00044  
Applicant : Steven FREIBERG  
Serial No. : New Patent Application  
Filed : Concurrently Herewith  
Title : **CREDIT CARD REWARDS PROGRAM  
SYSTEM AND METHOD**  
Group : Not Yet Assigned  
Examiner : Not Yet Assigned  
Priority : U.S. Provisional Patent Application Serial No. 60/473,424  
filed on May 27, 2003

Sir:

Kindly file the annexed papers indicated below:

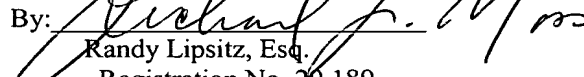
- (X) Patent Application w/ Unexecuted Declaration  
(X) Drawings (2 Sheets - Informal)

Small Entity Status Claimed? [ ] Yes [X] No

Respectfully submitted,

KRAMER LEVIN NAFTALIS & FRANKEL LLP

Dated: April 15, 2004

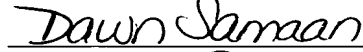
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Date of Deposit: April 15, 2004

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